

Claims:

1. A message processing system for preparing a plurality of messages to be distributed to customers, the system comprising:

a consolidator module receiving data corresponding to the plurality of messages, the consolidator module programmed to consolidate multiple of the plurality of messages into a single message package, the consolidator module consolidating the messages based on first criteria; and

a customer relationship management system coupled to the consolidator module, the customer relationship management system determining at least some of the first criteria.

2. The message processing system of claim 1 wherein the customer relationship management system determines a template for message packages and the template is transmitted to the consolidator module for forming the message packages.

3. The message processing system of claim 2 wherein the template includes marketing content developed by marketing tools in the customer relationship management system.

4. The message processing system of claim 1 wherein the first criteria include marketing business rules determined by the customer relationship management system.
5. The message processing system of claim 4 wherein the marketing rules include a rule that messages that include particular marketing content may, or may not, be consolidated.
6. The message processing system of claim 1 wherein the first criteria include customer preferences.
7. The message processing system of claim 6 wherein the first criteria includes a customer preference on whether or not consolidation is desired.
8. The message processing system of claim 6 wherein the first criteria includes a customer preference on whether or not householding is desired.
9. The message processing system of claim 1 wherein the consolidator module is coupled to a statement applications processing module, the statement applications processing module determining at least some of the first criteria.

10. The message processing system of claim 9 wherein the statement applications processing module provides message business data to the consolidator module for forming the message packages.

11. The message processing system of claim 9 wherein the statement applications processing module receives data from an automated data factory having a plurality of mail production sites.

12. The message processing system of claim 9 wherein the first criteria include sender rules received from the statement applications processing module.

13. The message processing system of claim 12 wherein the first criteria include a sender rule that messages that include particular business content may, or may not, be consolidated.

14. The message processing system of claim 12 wherein the first criteria include a sender rule that messages that include particular business content may, or may not, be householded.

15. The message processing system of claim 12 wherein the sender rules include a requirement to maximize throughput of message packages, and whereby

the consolidator module forms message packages in order to maximize throughput.

16. The message processing system of claim 12 wherein the sender rules include a requirement to minimize mail production costs, and whereby the consolidator module forms message packages in order to minimize mail production costs.

17. The message processing system of claim 1 wherein the consolidator selects messages for consolidation from the plurality of messages based on the messages including a same delivery address.

18. The message processing system of claim 17 wherein the consolidator selects messages for consolidation based on messages having due dates proximal in time.

19. The message processing system of claim 18 wherein due dates of messages selected for consolidation are adjusted by the consolidator module to match.

20. The message processing system of claim 18 wherein the consolidator module determines whether a customer preference authorizes consolidation for a particular message, and whereby consolidation is disallowed by the consolidator module if there is no authorization.

21. The message processing system of claim 20 wherein, if the customer preference does not authorize consolidation, the consolidator generates content to be included in the message that describes benefits of consolidation.

22. The message processing system of claim 18 wherein the consolidator module determines whether a customer preference authorizes householding for a particular message, and whereby householding is disallowed by the consolidator module if there is no authorization.

23. The message processing system of claim 22 wherein, if the customer preference does not authorize householding, the consolidator generates content to be included in the message that describes benefits of householding.

24. A message processing system for preparing a plurality of messages to be distributed to customers, the system comprising:

a consolidator module receiving data corresponding to the plurality of messages, the consolidator module programmed to consolidate multiple of the plurality of messages into a single message package, the consolidator module consolidating the messages based on first criteria, wherein the consolidator module selects messages for consolidation from the plurality of messages based on the messages including a same delivery address and having due dates proximal in time.

25. The message processing system of claim 24 wherein due dates of messages selected for consolidation are adjusted by the consolidator module to match.

26. The message processing system of claim 24 wherein the consolidator module determines whether a customer preference authorizes consolidation for a particular message, and whereby consolidation is disallowed by the consolidator module if there is no authorization.

27. The message processing system of claim 26 wherein, if the customer preference does not authorize consolidation, the consolidator generates content to be included in the message that describes benefits of consolidation.

28. The message processing system of claim 24 wherein the consolidator module determines whether a customer preference authorizes householding for a particular message, and whereby householding is disallowed by the consolidator module if there is no authorization.

29. The message processing system of claim 28 wherein, if the customer preference does not authorize householding, the consolidator generates content to be included in the message that describes benefits of householding.

30. A method for processing and preparing a plurality of messages to be distributed to recipients, the method comprising:

receiving data corresponding to the plurality of messages;
consolidating multiple of the plurality of messages into single message packages, said consolidating of the messages into consolidated message packages based on first criteria; and

determining at least some of the first criteria through a customer relationship management system.

31. The method of claim 30 further comprising the step of determining a template for message packages with the customer relationship management system.

32. The method of claim 31 wherein the step of determining the template comprises including marketing content developed by marketing tools in the customer relationship management system.

33. The method of claim 30 wherein the step of determining the first criteria includes marketing business rules determined by the customer relationship management system.

34. The method of claim 33 including a step of preventing messages from being consolidated based on the marketing rules that include a rule that messages that include particular marketing content may, or may not, be consolidated.

35. The method of claim 30 further including gathering customer preference data and including it in the first criteria.

36. The method of claim 35 wherein the step of consolidating is controlled based on the first criteria which includes a customer preference on whether or not consolidation is desired.

37. The method of claim 35 wherein the step of consolidating is controlled based on the first criteria which includes a customer preference on whether or not householding is desired.

38. The method of claim 30 further including the step of determining at least some of the first criteria with a statement applications processing module.

39. The method of claim 38 further including the step of providing message business data from the statement applications processing module for forming the message packages.

40. The method of claim 38 wherein the step of determining at least some of the first criteria includes incorporating sender rules received from the statement applications processing module.

41. The method of claim 40 wherein the step of consolidating is controlled by the first criteria which includes a sender rule that messages that include particular business content may, or may not, be consolidated.

42. The method of claim 40 wherein the step of consolidating is controlled by the first criteria which includes a sender rule that messages that include particular business content may, or may not, be householded.

43. The method of claim 40 wherein the sender rules include a requirement to maximize throughput of message packages, and the step of consolidating is controlled to form message packages in order to maximize throughput.

44. The method of claim 40 wherein the sender rules include a requirement to minimize mail production costs, and wherein the step of consolidating is controlled to form message packages in order to minimize mail production costs.

45. The method of claim 30 wherein the step of consolidating includes selecting messages for consolidation from the plurality of messages based on the messages having a same delivery address.

46. The method of claim 45 wherein the step of consolidating includes selecting messages for consolidation based on messages having due dates proximal in time.

47. The method of claim 46 wherein the step of consolidating includes adjusting the due dates of messages selected for consolidation so that consolidated messages have the same due dates.

48. The method of claim 46 wherein the step of consolidating includes determining whether a customer preference authorizes consolidating for a particular message, and whereby consolidating is disallowed if there is no authorization.

49. The method of claim 48 wherein, if the customer preference does not authorize consolidation, further including a step of generating content to be included in the message describing benefits of consolidation.

50. The method of claim 46 wherein the step of consolidating includes determining whether a customer preference authorizes householding for a particular message, and whereby householding is disallowed if there is no authorization.

51. The method of claim 50 wherein, if the customer preference does not authorize householding, further including a step of generating content to be included in the message describing benefits of householding.

52. A method for processing and preparing a plurality of messages to be distributed to recipients, the method comprising:

receiving data corresponding to the plurality of messages;
consolidating multiple of the plurality of messages into single message packages, said consolidating of the messages into consolidated message packages based on first criteria, wherein the step of consolidating includes selecting messages for consolidation from the plurality of messages based on the messages having a same delivery address and having due dates proximal in time.

53. The method of claim 52 wherein the step of consolidating includes adjusting the due dates of messages selected for consolidation so that consolidated messages have the same due dates.

54. The method of claim 52 wherein the step of consolidating includes determining whether a customer preference authorizes consolidating for a particular message, and whereby consolidating is disallowed if there is no authorization.

55. The method of claim 54 wherein, if the customer preference does not authorize consolidation, further including a step of generating content to be included in the message describing benefits of consolidation.

56. The method of claim 52 wherein the step of consolidating includes determining whether a customer preference authorizes householding for a particular message, and whereby householding is disallowed if there is no authorization.

57. The method of claim 56 wherein, if the customer preference does not authorize householding, further including a step of generating content to be included in the message describing benefits of householding.